

Amendments to the Specification:

Please **replace** the paragraph from page 6, line 19 to page 7, line 4 with the following paragraph:

Figure 2 illustrates a cross-section of an embodiment of the present invention having two fabric layers and a third moisture-resistant material. In this embodiment, a first fabric layer **20** is coupled to a second fabric layer **25**, and a third moisture-resistant material **30** coupled in between the first and second layers. As illustrated, first fabric layer **20** and second fabric layer **25** can have different characteristics. For example, first fabric layer **20** can be made of a chamois fabric, having a smooth surface. One useful chamois material is I100, a textile made of a synthetic microfiber of 80% polyester and 20% nylon. I100 is ideal for blotting because the microfibers stand perpendicular to the warp and are extremely short. I100 has the following additional characteristics: no loops -- individual strands of fibers; the weave pattern is double knit; the fiber size is from about 0.2 to about 0.99 denier; and the fibers are by spun, extrusion and then splitting using chemical or heat processing. The second fabric layer **25** can be made of a single knit terry cloth, such as MFT1, that quickly absorbs moisture **5**, as described above. The moisture-resistant third layer can be made of a rip-stop nylon, which is commercially available from Britex Fabrics located in San Francisco, California. As illustrated, Even when the chamois material of first layer **20** is overloaded with moisture **5**, second layer **25** is protected by the third moisture-resistant layer.

Please **replace** the paragraph at page 7, lines 15-27 with the following paragraph.

Figures 3 and 4 illustrate the cross-section of two embodiments of the present invention having three fabric layers. In the embodiment of Figure 3, first fabric layer **35** and second fabric layer **40** are made of a chamois material, such as I100, and the third layer **45** is an absorbent textile. One useful absorbent textile is MFT8, a textile made of a synthetic microfiber of 80% polyester and 20% nylon. MFT8 is useful for fast moisture

absorption and storage because the microfibers are split to create furrows and channels that provide a capillary drying effect. MFT8 also has the following characteristics: the loop size is about 1 mm in diameter, and the loops stand perpendicular to the warp; the weave pattern is double knit terry; the fiber size is from about 02 to about 0.99 denier; and the fibers are produced by spun extrusion and then splitting using chemical or heat processes. In the embodiment of Figure 4, first fabric layer **50** and second fabric layer **55** are single layers of a single knit material, such as MFT1, and the third layer **45** is a single layer of an absorbent textile, such as MFT8.